

**CITY OF PITTSFIELD  
DEPARTMENT OF COMMUNITY DEVELOPMENT**

**PROGRAM DESCRIPTION**

**HANDICAPPED ACCESSIBILITY IMPROVEMENTS LOAN PROGRAM  
NON-PROFIT AND PRIVATE FOR-PROFIT PROPERTY OWNERS**

This program is intended to provide funding assistance to non-profit and for-profit property owners located in the City of Pittsfield for making handicapped accessibility improvements to commercial buildings. By requiring a private match to loan funding, it is the vision of this program to stimulate other investment in the affected building, depending on the scope and cost of the proposed handicapped accessibility project.

**ELIGIBLE APPLICANTS:** Any non-profit organization that both owns and occupies its own building and private owners of commercial buildings located in Pittsfield. Improvements to the residential portions of buildings are not eligible under this program but may be eligible under residential rehabilitation programs also offered by the Department of Community Development.

**NOTE:** Commercial tenants in these buildings are not eligible to apply directly. Tenants interested in the program for their space must have the property owner apply on their behalf.

**TYPE OF IMPROVEMENTS:** Any new physical improvement to the building, which is made specifically for providing accessibility to persons who are handicapped. Any improvements made with the use of these funds must comply with the standards defined for such improvements by the Americans with Disabilities Act. Improvements include, but are not limited to:

- exterior or interior ramps
- entranceway modification
- doors and doorways
- bathrooms
- emergency warning devices
- elevators

**NOTE:** Costs associated with maintenance of existing equipment or structures are not eligible for funding under this program.

**HOW THE PROGRAM WORKS:** Funding is available on a first-come, first-served basis subject to acceptability of the proposal by the Department of Community Development and approval by the Mayor. Applications for funding may be submitted at any time. Matching funds from other sources are required. Funds will be provided as “deferred payment loans” as follows:

Deferred Payment Period –	5 years (20% of loan forgiven each year) no payment is required
Loan Repayment: Interest	0% Interest
Loan Repayment: Principle	No repayment of principle, except, see first bullet on next page
Funds Matching Ratio	1:3 (for-profits) 1:1 (non-profits)
Minimum Loan	\$ 2,500
Maximum Loan	\$10,000
Maximum Loan for elevator	\$15,000 (matching ratio does not apply)

- The unforgiven balance of a loan must be paid to DCD should the building be sold at any time during the five year period of the loan.
- Other funds used to satisfy the match requirement are not restricted to making handicapped accessibility improvements, but they must be used for making some physical improvement to the same building (some restrictions may apply). Expenditures made prior to a loan closing may not be utilized as matching funds, unless authorized in advance, in writing, by DCD.
- Legal fees, design fees and permit fees are the responsibility of the applicant. Fees may be paid either from the loan or as part of private matching funds at the applicant's discretion.
- Funds for projects not commencing within six months of the date of the Application will be returned to the Handicapped Accessibility Loan Program and be made available for other projects.
- Because the source of funding for this program is the U.S. Department of Housing and Urban Development, the applicant requires the payment of Davis-Bacon prevailing wage rates. A Davis-Bacon wage decision is simply a listing of different work classifications and the minimum wage rate that must be paid to anyone performing work in those classifications on the project. Applicant will be responsible for posting a copy of the wage decision at the project site in a place that is easily accessible to all of the workers employed at the project.
- The applicant shall acknowledge the City's financial or other participation in the various activities in all new releases, written documents and other public information pertaining to said activities. Circumstances requiring a statement shall include the following or similar language: "This project has been funded in part by the City of Pittsfield Department of Community Development with funds from the U.S. Department of Housing and Urban Development Community Development Block Grant Program."
- Applicant required to acquire a DUNS Number by going to [www.DNB.com](http://www.DNB.com).
- **SPECIAL NOTE TO ALL APPLICANTS: *Contractors and subcontractors employed to work on a project that is funded with CDBG in whole or in part, are subject to the payment of Davis-Bacon wages. Therefore, a large building renovation project involving only a small amount of handicapped access work would be subject to Davis-Bacon in its entirety.***
- **Certified Payroll reports must be submitted weekly beginning with the first week that work begins on the project and for every week afterward until the project is complete.**
- **On-site interviews will be conducted during the improvement process. Every (contractor, sub-contractor, etc.) must make their employees available for an interview at the job site. One person will be selected from each work classification for an interview. Every effort is made to ensure that these interviews cause as little disruption as possible to the on-going work.**

- **Applicant must comply with all wages requirements before the funds can be disbursed. It is the sole responsibility of the borrower to be in compliance. DCD staff will assist where necessary and /or appropriate.**

In order to ensure that matching funds are available and expended, applicants shall do one or more of the following:

- If matching funds provided from the loan, provide a letter from the lending institution indicating approval of the loan;
- complete work using matching funds first;
- place matching funds in an escrow account.

**EXAMPLE 1:** FOR-PROFIT property owner wishes to make a bathroom handicapped accessible and applies for \$2,500 loan under this program. The property owner must spend an additional \$7,500 (minimum to comply with 1:3 match) of own money for the bathroom or any other physical improvements to the building. Total project cost = \$10,000.

**EXAMPLE 2:** NON-PROFIT organization needs to modify front entranceway and door to accommodate persons in wheelchairs. A \$3,000 loan is requested under this program, which covers the expense for the accessibility improvements. The organization's required match (\$3,000) is used to install new, energy-efficient windows.

**EXAMPLE 3:** Property owner wishes to install an elevator in his/her 2-story building at a total estimated cost of \$50,000. Property owner can apply for maximum allowed by program \$15,000.

**APPROVAL OF FUNDING:** Final decisions regarding acceptability of proposals, compliance with ADA design standards, and approval of loans rests with the Mayor and Pittsfield Department of Community Development.

**TO RECEIVE AN APPLICATION CONTACT:**

Department of Community Development  
City Hall, 70 Allen Street, Room 205  
Pittsfield, Massachusetts 01201

Phone: 413-499-9368  
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